

Information to identify the case:

Debtor 1	Anne B Turner	Social Security number or ITIN	xxx-xx-9723
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Michael John Turner	Social Security number or ITIN	xxx-xx-0863
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**
Case number: **22-21070 WTT** Date case filed for chapter 7: **3/29/22**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anne B Turner	Michael John Turner
2. All other names used in the last 8 years	fka Anne Beck, fka Anne Osborn	
3. Address	267 E Hidden View Dr #264 Sandy, UT 84070	267 E Hidden View Dr #264 Sandy, UT 84070
4. Debtor's attorney Name and address	Ryan E. Simpson Ascent Law, LLC 8833 South Redwood Road Suite C West Jordan, UT 84088	Contact phone 801-432-8682 Email: ryanfreelesson@gmail.com
5. Bankruptcy trustee Name and address	J. Kevin Bird tr Bird & Fugal 384 East 720 South Suite 201 Orem, UT 84058	Contact phone (801) 426-4700 Email: jkevinbird@birdfugal.com

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: April 26, 2022 at 01:00 PM Location: Dial: (866) 817-0543 Ten Min Before Mtg, Participant Code: 5532632, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/27/22 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Anne B Turner
Michael John Turner
Debtors

Case No. 22-21070-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Apr 05, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Anne B Turner, Michael John Turner, 267 E Hidden View Dr #264, Sandy, UT 84070-6772
12002620	+ Ambry Genetics, PO Box 51458, Ontario, CA 91761-1048
12002624	+ Chimef/str, Po Box 417, San Francisco, CA 94104-0417
12002625	+ Clear Management Solutions, P.O Box 26145, Salt Lake City, UT 84126
12002634	+ Conduent/ACS, Attn: Bankruptcy, Po Box 7051, Utica, NY 13504-7051
12002636	+ Credit Ninja, 27 North Wacker Drive, Suite 404, Chicago, IL 60606-2800
12002637	+ Etsy, 55 Washington Street, Suite 512, Brooklyn, NY 11201-1060
12002640	+ Floyd Soren, 267 East Hidden View Drive #264, Sandy, UT 84070-6772
12002643	+ Jordan Medows Medical Center, 3354 W 7800 S, West Jordan, UT 84088-4506
12002646	++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243 address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
12002653	+ Quinn Kofford Law Office, PO Box 1425, American Fork, UT 84003-6425
12002656	+ Tanner Clinic, PO Box 337, Layton, UT 84041-0337
12002659	+ University Health Care, PO Box 510721, Salt Lake City, UT 84151-0721

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ryanfreelesson@gmail.com	Apr 05 2022 23:05:00	Ryan E. Simpson, Ascent Law, LLC, 8833 South Redwood Road, Suite C, West Jordan, UT 84088
tr	+ EDI: FJKBIRD	Apr 06 2022 03:08:00	J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320
12002618	+ Email/Text: bankruptcy@acimacredit.com	Apr 05 2022 23:06:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
12002619	+ Email/Text: bankruptcy@af247.com	Apr 05 2022 23:06:00	Advance Financial, 100 Oceanside Dr., Nashville, TN 37204-2351
12002621	+ Email/Text: e-bankruptcy@americafirst.com	Apr 05 2022 23:06:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
12002635	Email/Text: customercareus@creditcorpsolutionsinc.com	Apr 05 2022 23:05:00	Credit Corp Solutions, 121 W Election Rd Suite 200, Draper, UT 84020
12002622	+ EDI: CAPITALONE.COM	Apr 06 2022 03:08:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
12002623	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 05 2022 23:05:00	Cashnet USA, PO Box 6230, Chicago, IL 60606-0230
12002626	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenity Bank/Catherines, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12002628	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 1088-2

User: admin

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12002627	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenity Bank/Kingsize, Po Box 182789, Columbus, OH 43218-2789
12002629	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenity Bank/Roaman's, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12002630	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12002633	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenitybank/Onetop, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12002631	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenitybank/hottpic, Po Box 182789, Columbus, OH 43218-2789
12002632	+ EDI: WFNNB.COM	Apr 06 2022 03:08:00	Comenitybank/onestop, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12002638	+ Email/Text: bankruptcy@expressrecovery.com	Apr 05 2022 23:06:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12002639	+ EDI: BLUESTEM	Apr 06 2022 03:08:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
12002642	+ EDI: IRS.COM	Apr 06 2022 03:08:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
12002641	Email/Text: intermountainhealthcare.bankruptcy@rlcm.com	Apr 05 2022 23:05:00	Intermountain Health Care, Accounts Receivable Management, P.O. Box 410400, Salt Lake City, UT 84141-0400
12002644	EDI: JPMORGANCHASE	Apr 06 2022 03:08:00	JP Morgan Chase Bank N.A., PO BOX 182051, Columbus, OH 43218
12002645	+ Email/Text: bureaunknight@yahoo.com	Apr 05 2022 23:06:00	Knight Adjustment Bureau, Attn: Bankruptcy, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
12002646	Email/Text: ClaimsHelp@Mohela.com	Apr 05 2022 23:06:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
12002647	+ Email/Text: clarson@macu.com	Apr 05 2022 23:06:00	Mountain America Credit Union, Attn: Bankruptcy, P.O. Box 2331, Sandy, UT 84091-2331
12002648	+ Email/Text: wendy@mountainlandcollections.com	Apr 05 2022 23:06:00	Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280, American Fork, UT 84003-6280
12002649	Email/Text: bankruptcy@oportun.com	Apr 05 2022 23:05:00	Oportun, Attn: Bankruptcy, Po Box 4085, Menlo Park, CA 94026
12002650	+ EDI: RMSC.COM	Apr 06 2022 03:08:00	Paypal Credit, PO BOX 105658, Atlanta, GA 30348-5658
12002651	+ Email/Text: bankruptcypgl@plaingreenloans.com	Apr 05 2022 23:06:00	Plain Green Loans, 93 Mack Road, Suite 600, P.O. Box 270, Box Elder, MT 59521-0270
12002652	+ Email/Text: ecfbankruptcy@progleasing.com	Apr 05 2022 23:06:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
12002654	+ Email/PDF: clerical@simmassociates.com	Apr 05 2022 23:21:26	Simm Associates, Inc, 800 Pencader Drive, Newark, DE 19702-3354
12004162	+ EDI: RMSC.COM	Apr 06 2022 03:08:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12002655	+ EDI: RMSC.COM	Apr 06 2022 03:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
12002657	+ Email/Text: bknotices@lac77.com	Apr 05 2022 23:06:00	Titanium Funds, LLC, Attn: Bankruptcy, 3081 State St 2nd Floor, South Salt Lake, UT 84115-3832
12002658	+ EDI: ECMC.COM		

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User: admin

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Apr 06 2022 03:08:00

U.S. Department of Education, Ecmc/Attn:
Bankruptcy, P.O. Box 16408, Saint Paul, MN
55116-0408

12002660 + EDI: UTAHTAXCOMM.COM

Apr 06 2022 03:08:00

Utah State Tax Commission, 210 North 1950
West, Salt Lake City, UT 84134-9000

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
J. Kevin Bird tr	jkevinbird@birdfugal.com kbird@ecf.epiqsystems.com;kbtrustee@aol.com;melanie@birdfugal.com;jkb@trustesolutions.net
Ryan E. Simpson	on behalf of Debtor Anne B Turner ryanfreelesson@gmail.com startfreshutahecf@gmail.com;simpsonrr67177@notify.bestcase.com
Ryan E. Simpson	on behalf of Joint Debtor Michael John Turner ryanfreelesson@gmail.com startfreshutahecf@gmail.com;simpsonrr67177@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4